



**INSTITUTE OF BANKING  
PERSONNEL SELECTION**

**INFORMATION HANDOUT FOR CWE (ONLINE)  
FOR OFFICER SCALE - I  
IN REGIONAL RURAL BANKS**

## I. INTRODUCTION

We are glad that you have applied in response to the advertisement for the CWE (Online) for recruitment of Officer Scale - I in Regional Rural Banks.

1. This booklet contains details pertaining to various aspects of the online examination you are going to take and important instructions about related matters. **The assessment will be done online, hence you should carefully read instructions regarding the method of indicating answers.** You are advised to study this booklet carefully as it will help you in preparing for the examination.
2. Before appearing for the online examination you should strictly ensure yourself that you fulfill the eligibility criteria stipulated in the advertisement in all respects.
3. Please note that since this is a competitive examination, you should, therefore, put in your best efforts in the examination.

## II. GENERAL INSTRUCTIONS

1. **Particulars to be Noted** : Please note carefully your Roll Number, Date of Exam., Time and Venue for the examination given in the call letter. Please also note that this call letter does not constitute an offer of employment by any bank.
2. **Punctuality in Attendance** : You should be present at the examination hall before the time given in the call letter. Candidates arriving late will not be permitted to enter the Examination Hall.
3. **Call letter to be Surrendered** : Bring this **call letter alongwith the photo identity proof in original and a photocopy** with you when you come to the venue for the examination. Write your Roll No. & Registration No. on the photocopy of photo identity proof. **You will not be permitted to appear for the examination if you do not bring the call letter alongwith the photo identity proof in original and a photocopy.** You will be required to put your left thumb impression and sign in the respective spaces provided on your call letter in the presence of the invigilator in the examination hall. **You should hand over your call letter alongwith the photocopy of the photo identity proof duly stapled together to the invigilator in the examination hall,** when he collects the call letters from the candidates.
4. **Compliance with Instructions** : You should scrupulously follow the instructions given by test administrators and the invigilators at all the stages of the examination for which you have been called. If you violate the instructions you will be disqualified and may also be asked to leave the examination hall.
5. **Use of Books, Notes and Copying or Receiving/Giving Assistance Not Allowed** : No calculator, separate or with watch, pagers, cellphones, books, slide rules, foot rules, note-books or written notes will be allowed inside the examination hall. Any candidate who is found either copying or receiving or giving assistance will be disqualified.
6. Do not leave your seat unless you are allowed.
7. **Use of Stationery** : You must bring a ball point pen with you.
8. **Rough work to be done on the sheet provided** : You should do all the necessary rough work on sheet provided only. **After the test is over, you should hand over the sheet, given for rough work to the invigilator before leaving the room.**
9. **Travelling Allowance not admissible** : No travelling allowance or other expenses in connection with the examination will be paid.

## III. IMPORTANT POINTS TO REMEMBER

1. You are advised to bring with you the following things :-
  - (i) **Call letter with your recent passport size photograph affixed thereon.**
  - (ii) **Photo identity proof such as Passport/PAN Card/ Driving License/Voter's Card/Bank passbook with photograph/Photo Identity Proof issued by a Gazetted Officer or People's Representative (on the official letter head) along with a photograph/Identity card issued by a recognised college/University/ Aadhar card with photograph/Employee ID in original as well as a photocopy.**
  - (iii) One ball point pen.
2. When START signal for Test is given, do not waste your time in first reading all the questions as is done in the School/College/University examinations. Since these questions are of objective type, read a particular question and immediately indicate your answer. In case you find a particular question difficult, skip the question and go on to the next question. The question so skipped may be solved at the end, if time is available.
3. You are advised in your interest to apportion the time given judiciously and not to utilise too much time on a particular test(s) at the cost of some other tests.

**IMPORTANT :**

At the time of online examination or subsequent selection process, if a candidate is (or has been) found guilty of - (i) using unfair means or (ii) impersonating or procuring impersonation by any person or (iii) misbehaving in the examination hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means verbal or written, electronically or mechanically for any purpose or (iv) resorting to any irregular or improper means in connection with his/her candidature for selection or (v) obtaining support for his/her candidature by unfair means, such a candidate may, in addition to rendering himself / herself liable to criminal prosecution, be liable :

- To be disqualified from the examination for which he/she is a candidate.
- To be debarred either permanently or for a specified period from any examination conducted by IBPS.

IBPS would be analysing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by IBPS in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, IBPS reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

**You will not be allowed to appear for the Online Examination without the documents listed below :**

- Call letter with your recent passport size photograph affixed thereon.
- Photo identity proof in original as well as a photocopy.

**IV. ONLINE EXAMINATION**

In the online examination there will be objective type of tests viz.

**OBJECTIVE TESTS FOR States classified as Group 'A' AND 'B' STATES under Official Languages Act.**

Sr. No.	Name of the Test	Medium of Exam	No. of Ques.	Max. Marks (Weightage)	Time Allotted
(1)	Reasoning	Hindi/English	40	50	Composite Time of 150 minutes
(2)	Quantitative Aptitude	Hindi/English	40	50	
(3)	General Awareness	Hindi/English	40	40	
4(a)	English Language*	English	40	40	
4(b)	Hindi Language*	Hindi	40	40	
(5)	Computer Knowledge	Hindi/English	40	20	
	<b>Total</b>		<b>200</b>	<b>200</b>	

\* Candidates may opt for either English Language or Hindi Language.

**OBJECTIVE TESTS FOR States classified as Group 'C' STATES under Official Languages Act.**

Sr. No.	Name of the Test	Medium of Exam	No. of Ques.	Max. Marks (Weightage)	Time Allotted
(1)	Reasoning	English	40	50	Composite Time of 150 minutes
(2)	Quantitative Aptitude	English	40	50	
(3)	General Awareness	English	40	40	
(4)	English Language	English	40	40	
(5)	Computer Knowledge	English	40	20	
	<b>Total</b>		<b>200</b>	<b>200</b>	

The candidates shall be required to qualify in each test as per cut-off marks determined on the basis of performance in each test.

**THERE WILL BE PENALTY FOR WRONG ANSWER MARKED BY YOU IN THE OBJECTIVE TESTS.** There are five alternatives in every question of a test. For each question for which a wrong answer has been given by you, one-fourth or 0.25 of the marks assigned to that question will be deducted as penalty. If for any question you give more than one answer, it will be treated as wrong even if one of the given answers happens to be right and there will be the same penalty as above for that question. If a question is left blank, i.e. no answer is given by you, there will be no penalty for that question. **YOU SHOULD THEREFORE BE CAREFUL IN MARKING YOUR ANSWERS.**

**SAMPLE QUESTIONS**

Below are given some sample questions for the objective type tests. The types of questions are only illustrative and not exhaustive. In actual examination you may find questions on some or all of these types and also questions on the types not mentioned here.

**TEST I : REASONING**

This is a test to see how well you can think. It contains questions of various kinds. Here are some sample questions.

**Directions :** In each of the following questions, there is a group of letters or words given. Four of the five are alike in a certain way, while one is different. Find out the one which is different.

- Q.1.** (1) black (2) red (3) green (4) yellow (5) paint

Of the five, 'black', 'red', 'green', and 'yellow' form a group as they are names of colours. 'Paint' is not the name of a colour. Therefore (5) is the answer.

Now try to solve the following question.

- Q.2.** (1) XZ (2) MN (3) PQ (4) BC (5) ST

Following are the questions based on analogy.

- Q.3.** "Foot" is related to "Man" in the same way as "Hoof" is related to \_\_\_\_\_  
 (1) Leg (2) Horse (3) Dog (4) Boy (5) Shoe

- Q.4.** "Day" is related to "Night" in the same way as "Kind" is related to \_\_\_\_\_  
 (1) Cruel (2) Bright (3) Dark (4) Generous (5) Gratitude

- Q.5.** If the letters in the word TOPS can be rearranged to form a meaningful word beginning with O, the last letter of that word is your answer. If more than one such word can be formed, M is the answer and if no such word can be formed, X is the answer.

- (1) T (2) P (3) M (4) S (5) X

- Q.6.** Some leaders are dishonest. Satyapriya is a leader. Which of the following inferences definitely follows from these two statements ?

- (1) Satyapriya is honest (2) Satyapriya is dishonest (3) Some leaders are honest  
 (4) Leaders are generally dishonest (5) Satyapriya is sometimes dishonest


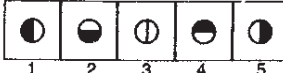
There may also be problems in the form of figures, designs and drawings. These may be of three types :

**1. Analogies 2. Classification and 3. Series**

**1. Analogies :** In these questions, there are two sets of figures. the 'Problem Figures' and the 'Answer Figures'. The Problem Figures are presented in two units. The first unit contains two figures and the second unit contains one figure and a question mark in place of the fourth figure. You have to find out which one of the Answer Figures should be in place of the question mark.


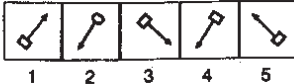
Study the following questions based on Analogies.

**Q. 7.**


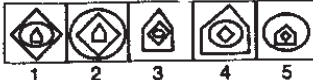
<b>Problem Figures</b>	<b>Answer Figures</b>
	

Look at the first two Problem Figures. The second figure is related to the first figure in a certain way. The first figure is a square. In the second figure, the square has been bisected by a vertical line and the right half has been darkened. The third and fourth figures should have the same relationship as the first and the second have. The third figure is a circle, so in the fourth figure, the circle should be bisected by a vertical line and the right half should be darkened. Answer Figure 5 is related to the third Problem Figure in this way. Therefore the answer is "5".

**Q. 8.**

<b>Problem Figures</b>	<b>Answer Figures</b>
	

**Q. 9.**

<b>Problem Figures</b>	<b>Answer Figures</b>
	

**2. Classification :** Study the following questions based on classification.

**Q. 10.**

**Problem-cum-Answer Figures**



In classification, the Problem Figures are also the Answer Figures. Out of the five figures 1, 2, 3, 4 and 5, four are similar in a certain way and so form a group. One figure is not like the other four. The question is which one of the figures does not belong to this group.

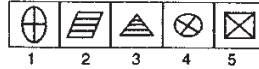
Q. 11.

**Problem-cum-Answer Figures**



Q. 12.

**Problem-cum-Answer Figures**



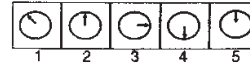
3. **Series** : Study the following problems based on series.

Q. 13.

**Problem Figures**



**Answer Figures**



Note that the four figures given first at the left are called Problem Figures. The five figures given next are called Answer Figures. They are indicated by numbers 1, 2, 3, 4 and 5.

The four Problem Figures make a series. That means they change from left to right in a specific order. The question is "if the figures continue to change in the same order, what should the fifth figure be" ? In the example above, as you go from left to right, you find that the arrow inside the circle keeps rotating at 90° in the clockwise direction. The question is, "if the arrow continues to rotate by the same amount in the clockwise direction, what will be its next, i.e. fifth position" ? The answer is that it should point towards the top in the fifth figure. Answer Figure 2 shows this position of the arrow. Therefore, the answer is "2".

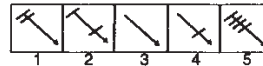
Now solve the following questions.

Q. 14.

**Problem Figures**



**Answer Figures**

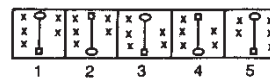


Q.15.

**Problem Figures**



**Answer Figures**



**TEST II : QUANTITATIVE APTITUDE**

This test is to measure how fast and accurate you are in dealing with numbers.

**Directions** : In each of the following questions one number is missing. The place where the number is missing is shown by a question mark (?). You have to find out which one of the answers shown against 1, 2, 3 and 4 can replace the question mark. If none of these four can replace the question mark, you will indicate (5) i.e. 'None of these' as your answer.

Q.16.  $42 + 73 + 137 = ?$

- (1) 352                      (2) 252                      (3) 242                      (4) 142                      (5) None of these

Q.17.  $20 \times \frac{1}{2} = ?$

- (1) 4                      (2) 5                      (3) 12                      (4) 20                      (5) None of these

The correct answer for Q.17 is 10. But none of the 1, 2, 3, or 4 shows this answer. Therefore your answer is 5.

Some of the questions may require arithmetical reasoning. For example :

Q.18. At 10 Rupees each, how many rupees will 6 apples cost ?

- (1) 6                      (2) 10                      (3) 60                      (4) 61                      (5) 610

Q.19. Which of the following can be exact multiple of 4 ?

- (1) 27114                      (2) 58204                      (3) 48402                      (4) 32286                      (5) None of these

Q.20. If the profit made by selling a pen for Rs.10 is as much as its cost, what is the cost price of the pen ?

- (1) ₹ 3/-                      (2) ₹ 5/-                      (3) ₹ 10/-                      (4) ₹ 20/-                      (5) None of these

### **TEST III : GENERAL AWARENESS**

This test is designed to measure your awareness about the past and present events, socio economic developments as well as awareness about developments in the Banking Industry etc.

- Q.21.** Which of the following financial institutions has introduced the 'Know Your Customer' guidelines for Banks ?  
(1) IDBI (2) RBI (3) NABARD (4) SIDBI (5) None of these
- Q.22.** Which of the following sectors contributes the maximum in deciding the growth in income of the states in India ?  
(1) Energy (2) Tourism (3) Service (4) Transport (5) Agriculture
- Q.23.** Headquarters of which of the following nationalised Banks is not situated in Maharashtra state ?  
(1) Dena Bank (2) Central Bank of India (3) Bank of India  
(4) Union Bank of India (5) United Bank of India
- Q.24.** Who among the following is the current Prime Minister of India ?  
(1) Dr. A. P. J. Abdul Kalam (2) Dr. Manmohan Singh (3) Mrs. Sonia Gandhi  
(4) Shri Atal Bihari Vajpayee (5) None of these

### **TEST IV (a) : ENGLISH LANGUAGE**

This is a test to see how well you 'know' English. Your English language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc. Study and answer the sample questions given below. Please remember, in the test paper there may be questions of several other types also.

**Directions :** Pick out the most appropriate word from amongst the words given below each sentence to complete it meaningfully.

- Q.25.** He quickly glanced ..... the book to find what it said about the Indian economy.  
(1) at (2) through (3) in (4) to (5) over

The correct answer is "through" which is answer No. 2.

- Q.26.** The counsel urged the court to ..... down the obnoxious law.  
(1) enact (2) enforce (3) cancel (4) strike (5) declare

- Q.27.** The local official ..... the Minister of the situation.  
(1) explained (2) warned (3) apprised (4) told (5) intimated

**Directions :** Read each sentence given below to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part of the sentence is your answer. If there is no error, the answer is '5'.

(Ignore errors of punctuations, if any)

- Q.28.** I am twenty / two years old / when I first / joined the bank. No error  
(1) (2) (3) (4) (5)

The error is in (1). Therefore the answer is '1'.

- Q.29.** To the Hindus / the Ganga is / holier than / any other river. No error  
(1) (2) (3) (4) (5)

In this question, there is no error; Hence the right answer to this question is '5'.

Now attempt the following question.

- Q.30.** Of all the teachers / in our school / our class teacher / were very strict. No error  
(1) (2) (3) (4) (5)

**Directions :** In each of the following questions select from amongst the five alternatives, the word **nearest in meaning** of the word given in capitals.

**Q.31. CENTENARY**

- (1) a guard (2) a hundred years (3) a very old man (4) hundred runs (5) hundredth anniversary

**Q.32. TRIUMPH**

- (1) conquer (2) smash (3) earn (4) brave (5) capture

**Directions :** In each of the following questions, select from amongst the five alternatives, the word **most opposite** in meaning of the word given in capitals.

**Q.33. LIVELY**

- (1) simple (2) weak (3) dull (4) angry (5) moron

**Q.34. INADVERTENT**

- (1) adequate (2) available (3) sluggish (4) negligent (5) intentional

In addition to the above questions, there will be a passage in English for comprehension. You will be asked questions based on the passage.

### **Test IV (b) - HINDI LANGUAGE**

This is a test to see how well you 'Know' Hindi. Your Hindi Language ability would be tested through questions on grammar, vocabulary, sentence completion, synonyms, antonyms, comprehension of a passage, etc.

**प्र.35-37.** नीचे दिये गये प्रश्नों में से हरेक में एक वाक्य दिया गया है जिसे (1), (2), (3) और (4) भागों में बांटा गया है। वाक्य को पढ़ कर ज्ञात कीजिये कि वाक्य में शब्दों के गलत प्रयोग, वर्तनी या व्याकरण की कोई त्रुटि तो नहीं है। त्रुटि अगर होगी तो वाक्य के किसी एक ही भाग में होगी। इस भाग का क्रमांक ही आपका उत्तर है। अगर वाक्य त्रुटिहीन है तो उत्तर (5) दीजिये अर्थात् त्रुटि नहीं।

**प्र.35.** चालीस लडकों का एक मिला जुला / ठहाका उठा था और / कक्षा की छत पे टकरा कर /

- (1) (2) (3)  
सब का सब एकदम मेरे भीतर उतर गया था / त्रुटि नहीं  
(4) (5)

उत्तर (3)

**प्र.36.** सेठ पुरुषोत्तम दास पूना की सरस्वती पाठशाला / का मुआयना करने के बाद में / बाहर निकले तो एक लड़की ने /

- (1) (2) (3)  
दौड़ कर उनका दामन पकड़ लिया / त्रुटि नहीं  
(4) (5)

उत्तर (2)

**प्र.37.** वह झपट कर कुर्सी से उठी / और बड़े वेग से कई कमरो / और बरामदो को पार करती /

- (1) (2) (3)  
मैनेजर के सामने को आकर खड़ी हो गई / त्रुटि नहीं  
(4) (5)

उत्तर (4)

**प्र.38-39.** नीचे दिए गए प्रश्नों में से एक शब्द समूह या वाक्यांश दिया गया है और फिर उसके बाद पाँच ऐसे शब्द सुझाए गए हैं जो कि इस पूरे वाक्यांश या शब्द समूह का अर्थ एक शब्द में स्पष्ट कर देते हैं। आपको वह शब्द ज्ञात कर उसको उत्तर के क्रम में दर्शाना है।

**प्र.38.** जिसका कभी नाश न हो।

- (1) अपनाश (2) निरामिष (3) अटल (4) अविनाशी (5) सर्व व्यापक

**प्र.39.** कम बोलने वाला

- (1) मिठबोला (2) समदर्शी (3) मृदुभाषी (4) संयमित (5) मितभाषी

In addition to the above questions, there will be a passage in Hindi Comprehension. You will be asked question based on the passage.

Now follow the correct method of showing your answer with an HB pencil and mark your answers to all the 39 questions given so far in this booklet on the specimen answersheet given below. This will give you practice in correctly marking your answers. Answers to first four questions have been marked for you.

## TEST V : COMPUTER KNOWLEDGE

This test is designed to measure your computer knowledge.

**Q.40.** -----is an output device of a computer.

- (1) Printer                      (2) CPU                      (3) Monitor                      (4) Keyboard                      (5) CD

**Q.41.** What is the full form of RAM ?

- (1) Random Adaptive Mouse                      (2) Random Adaptive Memory                      (3) Random Access Memory  
(4) Random Access Mouse                      (5) None of these

**Q.42.** Pick the odd man out.

- (1) Monitor                      (2) Keyboard                      (3) Floppy drive                      (4) Windows                      (5) Hard-disk drive

**Q.43.** Which of the following is a popular Computer Language ?

- (1) A+                      (2) BA+                      (3) C++                      (4) CA+                      (5) None of these

There may be some other types of questions also.

Correct answers to all these 43 sample questions are given below. You may check your answers against them.

Questions	Answers	Questions	Answers	Questions	Answers	Questions	Answers
1	5	13	2	25	2	37	4
2	1	14	3	26	4	38	4
3	2	15	1	27	3	39	5
4	1	16	2	28	1	40	1
5	4	17	5	29	5	41	3
6	3	18	3	30	4	42	4
7	5	19	2	31	5	43	3
8	4	20	2	32	1		
9	5	21	2	33	3		
10	1	22	5	34	5		
11	4	23	5	35	3		
12	3	24	2	36	2		

### **V. Details about On-line Test Pattern :**

1. A **login screen** will be displayed to the candidate. The candidate has to log in using his/her User ID and Password.
2. After logging in, the instructions will be displayed on the screen.
3. A candidate should read the instructions carefully and indicate that he has done so by 'checking' (click) the box at the bottom of the screen, after which the **'I am ready to begin' button** is activated.
4. After clicking on the 'I am ready to begin' button the actual **test time** will begin.
5. There are 200 questions and each question is followed by 5 alternatives/options numbered 1, 2, 3, 4 and 5.
6. The total marks for the test are 200.
7. The candidates applied for the centres under State 'A' and 'B', the questions except those on English Language will be available in Hindi and in English. In order to view a given question in the other language, a candidate can click on the 'view in' drop down box and select the desired language. The candidates applied for the centres under State 'C' the test will be only in English.
8. Only one question will be displayed at a time.



9. In order to answer a question, the candidate has to 'mouse click' the option he/she thinks is appropriate/ correct. **The alternative which has been clicked on will be highlighted and shall be treated as the answer given by the candidate for the question.**
10. After selecting an answer for a question the candidate should click on the **'SAVE & NEXT'** button to save his answer and proceed to the next question. **Note that without clicking on 'Save & Next' button the answer selected for a question will not be saved.**
11. In case a candidate does not wish to attempt the question then he/ she should not click on any option for that question. A candidate can choose to deselect his/her answer for a particular question by clicking on the **'CLEAR RESPONSE'** button provided against each question.
12. In case a candidate wants to skip a particular question and return to it later before submitting his/her test or a candidate 'clicks' (selects) an answer for a particular question but wishes to review it later, he/she may note down the question number on the sheet provided.

In such cases the candidate may also click on the **'MARK FOR REVIEW & NEXT'** button. In case an answer has been selected for a particular question which has been marked as **'MARK FOR REVIEW & NEXT'**, the answer marked will be taken for final evaluation.

13. The question numbers of attempted and unattempted questions are also shown to the right of the screen. A candidate can then click on any of the question numbers to view the question, in order to attempt/ revise his/her answer to the question.
14. Each question number will be displayed in a particular colour depending on the status of the question:  
  
White : Not visited : Question has not been viewed/ attempted  
  
Red : Not Answered : Question has been viewed but not answered  
  
Green : Answered : Question has been answered  
  
Violet : Marked : Question has been marked for review later
15. **Candidates are not permitted to submit their answers before the entire test time i.e 150 minutes is over.**
16. **A candidate can navigate between questions by clicking on the question number displayed to the right of the screen.**
17. When a candidate clicks on a particular question, it takes some time for the question to appear. The time lost is not deducted from the total time allotted for the test.
18. **Under no circumstances should a candidate click on any of the 'keyboard keys' once the exam starts as this will lock the exam.**

#### **About the Submission**

1. Candidates are not permitted to submit their answers before the entire test time is over.
2. **A candidate can only change his/ her answer before clicking the 'Submit' button.**
3. After the expiry of the exam duration, candidates will not be able to attempt any question or check their answers. A candidate's answers would be automatically saved by the computer system even if he has not clicked the 'Submit' button.